

MIRA INFORM REPORT

Report No. :	482173
Report Date :	05.01.2018

IDENTIFICATION DETAILS

Name :	IGOL LUBRICANTS PRIVATE LIMITED
Registered Office :	B-66, 3 rd Floor, Shardapuri, Ramesh Nagar, New Delhi-110015
Tel. No.:	91-11-45635682
Country :	India
Financials (as on) :	31.03.2015
Date of Incorporation :	28.08.2012
Com. Reg. No.:	55-241170
Capital Investment / Paid-up Capital :	INR 0.100 Million
CIN No.:	U11100DL2012PTC241170
[Company Identification No.]	
IEC No.:	Not Divulged
GSTIN :	Not Divulged
TAN No.:	Not Available
[Tax Deduction & Collection Account No.]	
PAN No.:	AADCI0177J
[Permanent Account No.]	
Legal Form :	Private Limited Liability Company

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Line of Business :	The company is a manufacturer and trader in lubricants oil. [Registered Activity]
No. of Employees :	Information denied by the management

RATING & COMMENTS

(Mira Inform has adopted New Rating mechanism w.e.f. 23rd January 2017)

MIRA's Rating :	B
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Credit Rating	Explanation	Rating Comments
B	Medium Risk	Business dealings permissible on a regular monitoring basis

Maximum Credit Limit :	USD 630
Status :	Moderate
Payment Behaviour :	Slow
Litigation :	Clear
Comments :	<p>Igol Lubricants Private Limited was incorporated in the year 2012.</p> <p>Management has failed to file its financials with Registrar of Companies for the FY 2016.</p> <p>Mr. Sanjay Singh (Director) has denied to provide any information about the subject to us.</p> <p>As per the available financial of 2015, the company has earned revenue of INR 2.964 million along with average profit margin of 5.23%.</p> <p>The moderate financial profile of the company is marked by modest network base and unfavourable gap between trade payables and trade receivables along with comfortable debt coverage indicators.</p> <p>Rating is constrained on account absence of latest financials.</p> <p>Payments are reported to be slow.</p> <p>In view of aforesaid, the company can be considered for business dealings with some caution.</p>

NOTES :

Any query related to this report can be made on e-mail : infodept@mirainform.com while quoting report number, name and date.

ECGC Country Risk Classification List

Country Name	Previous Rating (30.06.2017)	Current Rating (30.09.2017)
India	A1	A1

Risk Category	ECGC Classification
Insignificant	A1
Low Risk	A2
Moderately Low Risk	B1
Moderate Risk	B2
Moderately High Risk	C1
High Risk	C2
Very High Risk	D

EXTERNAL AGENCY RATING

NOT AVAILABLE

RBI DEFAULTERS' LIST STATUS

Subject's name is not enlisted as a defaulter in the publicly available RBI Defaulters' list.

EPF (Employee Provident Fund) DEFAULTERS' LIST STATUS

Subject's name is not enlisted as a defaulter in the publicly available EPF (Employee Provident Fund) Defaulters' list as of 31-03-2016.

BIFR (Board for Industrial & Financial Reconstruction) LISTING STATUS

Subject's name is not listed as a Sick Unit in the publicly available BIFR (Board for Industrial & Financial Reconstruction) list as of 05.01.2018.

IBBI (Insolvency and Bankruptcy Board of India) LISTING STATUS

Subject's name is not listed in the publicly available IBBI (Insolvency and Bankruptcy Board of India) list as of report date.

INFORMATION DENIED BY

Name :	Mr. Sanjay Kumar
Designation :	Director

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Contact No.:	91-9310539071
Date :	24.12.2017

LOCATIONS

Registered Office :	B-66, 3 rd Floor, Shardapuri, Ramesh Nagar, New Delhi-110015, India
Tel. No.:	91-11-45635682
Mobile No.:	91-9310539071 (Mr. Sanjay Kumar)
Fax No.:	Not Available
E-Mail :	caanilsingh@yahoo.co.in
Corporate Office :	G-121, Phase-1, M.G Road Industrial Area, Near Coca Cola Plant, Hapur-201015, Uttar Pradesh, India

DIRECTORS

AS ON 31.03.2017

Name :	Mr. Sanjay Kumar
Designation :	Director
Address :	G-1203, Neel Padam Kunj, Opposite Dabur Vaishali, Ghaziabad-201010, Uttar Pradesh, India
Date of Appointment :	28.08.2012
DIN No.:	00839460
Name :	Ms. Sandhya Kumari
Designation :	Director
Address :	G-1203, Neel Padam Kunj, Opposite Dabur Vaishali, Ghaziabad-201010, Uttar Pradesh, India
Date of Appointment :	25.05.2016
DIN No.:	07527152

MAJOR SHAREHOLDERS

AS ON 30.09.2016

Names of Shareholders	No. of Shares
Sanjay Kumar	199750
Sandhya Kumari	50250
Total	250000

AS ON 30.09.2016

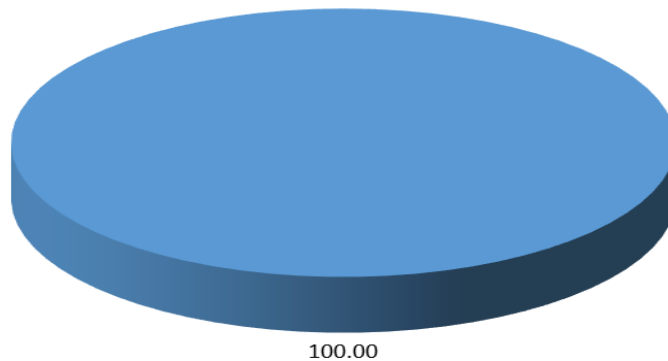
Equity Share Break up Category	Percentage

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Promoters - Individual/Hindu Undivided Family – Indian	100.00
Total	100.00

Share holding pattern

■ Promoters - Individual/Hindu Undivided Family – Indian



BUSINESS DETAILS

Line of Business :	The company is a manufacturer and trader in lubricants oil. [Registered Activity]	
Products / Services :	Item Code No. (ITC Code)	Product Description
	99884110	Manufacturing Petroleum Product & :Lubricant
Brand Names :	Not Available	
Agencies Held :	Not Available	
Exports :	Not Divulged	
Imports :	Not Divulged	
Terms :	Not Divulged	

PRODUCTION STATUS – (NOT AVAILABLE)

GENERAL INFORMATION

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Suppliers :	Reference :	Apoorva Lubricants
	Name of the Person :	--
	Contact No.:	--
	Since How Long Known :	--
	Maximum Limit Dealt :	--
	Experience :	--
	Remark :	--
	<ul style="list-style-type: none"> • Balaji Enterprises • Govind Lubricants • Golden Trading Co. • Jai Durga Traders • Dee Kay Industries • Suresh Traders 	
Customers :	Reference :	Bansal Packaging
	Name of the Person :	--
	Contact No.:	--
	Since How Long Known :	--
	Maximum Limit Dealt :	--
	Experience :	--
	Remark :	--
	<ul style="list-style-type: none"> • Mohan Steel • National Polymers • Neeraj Graphics • R.G. Industries • Maa Ambey Enterprises • Omega Lubricants 	
No. of Employees :	Information denied by the management	
Bankers :	Bank Name	Allahabad Bank
	Branch	Navyug Market, Ghaziabad-201001, Uttar Pradesh, India
	Person Name (With Designation)	--
	Contact Number	--
	Name of Account Holder	--
	Account Number	--
	Account Since (Date/Year of Account Opening)	--
	Average Balance Maintained (If Possible)	--
	Credit Facilities Enjoyed (If any)	--
Account Operation	--	

	Remarks (If any)	--
Auditors :		
Name :	Pratik Singh and Associates Chartered Accountants	
Address :	D-55A, Pandav Nagar, New Delhi-110092, India	
Tel. No.:	91-11-45635682	
E-Mail :	ca.pratiksingh@gmail.com	
PAN No.:	AAPFP3815M	
Memberships :	Not Available	
Collaborators :	Not Available	
Associates/Subsidiaries :	Not Available	

CAPITAL STRUCTURE

AS ON 30.09.2016

Authorised Capital :

No. of Shares	Type	Value	Amount
250000	Equity Shares	INR 10/- each	INR 2.500 Million

Issued, Subscribed & Paid-up Capital :

No. of Shares	Type	Value	Amount
250000	Equity Shares	INR 10/- each	INR 2.500 Million

AS ON 31.03.2015

Authorised Capital :

No. of Shares	Type	Value	Amount
10000	Equity Shares	INR 10/- each	INR 0.100 Million

Issued, Subscribed & Paid-up Capital :

No. of Shares	Type	Value	Amount
10000	Equity Shares	INR 10/- each	INR 0.100 Million

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info@mirainform.com
Website : <http://www.mirainform.com>
<http://www.miraglobalcheck.com>
<http://www.miraglobalcollections.com>

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FINANCIAL DATA
[all figures are INR Million]

ABRIDGED BALANCE SHEET

SOURCES OF FUNDS	31.03.2015	31.03.2014	31.03.2013
I. EQUITY AND LIABILITIES			
(1) Shareholders' Funds			
(a) Share Capital	0.100	0.100	0.100
(b) Reserves & Surplus	0.121	(0.034)	(0.019)
(c) Money received against share warrants	0.000	0.000	0.000
(2) Share Application money pending allotment	0.000	0.000	0.000
Total Shareholders' Funds	0.221	0.066	0.081
(3) Non-Current Liabilities			
(a) long-term borrowings	0.000	0.000	0.000
(b) Deferred tax liabilities (Net)	0.019	0.000	0.000
(c) Other long term liabilities	0.000	0.000	0.000
(d) long-term provisions	0.000	0.000	0.000
Total Non-current Liabilities	0.019	0.000	0.000
(4) Current Liabilities			
(a) Short term borrowings	5.372	3.533	0.875
(b) Trade payables	1.852	0.000	0.000
(c) Other current liabilities	0.160	0.030	0.015
(d) Short-term provisions	0.050	0.000	0.000
Total Current Liabilities	7.434	3.563	0.890
TOTAL	7.674	3.629	0.971
II. ASSETS			
(1) Non-current assets			
(a) Fixed Assets			
(i) Tangible assets	4.835	3.621	0.925
(ii) Intangible Assets	0.000	0.000	0.000
(iii) Capital work-in-progress	0.000	0.000	0.000
(iv) Intangible assets under development	0.000	0.000	0.000
(b) Non-current Investments	0.000	0.000	0.000
(c) Deferred tax assets (net)	0.000	0.000	0.000
(d) Long-term Loan and Advances	0.000	0.000	0.000
(e) Other Non-current assets	0.130	0.000	0.000
Total Non-Current Assets	4.965	3.621	0.925
(2) Current assets			

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(a) Current investments	0.000	0.000	0.000
(b) Inventories	2.082	0.000	0.000
(c) Trade receivables	0.335	0.000	0.000
(d) Cash and cash equivalents	0.037	0.008	0.046
(e) Short-term loans and advances	0.000	0.000	0.000
(f) Other current assets	0.255	0.000	0.000
Total Current Assets	2.709	0.008	0.046
TOTAL	7.674	3.629	0.971

PROFIT & LOSS ACCOUNT

	PARTICULARS	31.03.20 15	31.03.20 14	31.03.20 13
	SALES			
	Income	2.964	0.000	0.000
	Other Income	0.000	0.000	0.000
	TOTAL	2.964	0.000	0.000
Les s	EXPENSES			
	Purchases of Stock-in-Trade	4.463	0.000	0.000
	Changes in inventories of finished goods, work-in-progress and Stock-in-Trade	(2.082)	0.000	0.000
	Employees benefits expense	0.139	0.000	0.000
	Other expenses	0.044	0.015	0.015
	TOTAL	2.564	0.015	0.015
	PROFIT / (LOSS) BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION	0.400	(0.015)	(0.015)
Les s	FINANCIAL EXPENSES	0.002	0.000	0.004
	PROFIT / (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION	0.398	(0.015)	(0.019)
Les s/ Add	DEPRECIATION/ AMORTISATION	0.174	0.000	0.000
	PROFIT/ (LOSS) BEFORE TAX	0.224	(0.015)	(0.019)
Les s	TAX	0.069	0.000	0.000

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	PROFIT/ (LOSS) AFTER TAX	0.155	(0.015)	(0.019)
	Earnings / (Loss) Per Share (INR)	15.53	(1.52)	(1.86)

CURRENT MATURITIES OF LONG TERM DEBT DETAILS

Particulars	31.03.2015	31.03.2014	31.03.2013
Current Maturities of Long term debt	NA	NA	NA
Cash generated from operations	NA	NA	NA
Net cash flow from (used in) operations	NA	NA	NA

KEY RATIOS

EFFICIENCY RATIOS

PARTICULARS	31.03.2015	31.03.2014	31.03.2013
Average Collection Days (Sundry Debtors / Income * 365)	41.25	0.00	0.00
Account Receivables Turnover (Income / Sunday Debtors)	8.85	0.00	0.00
Average Payment Days (Sundry Creditors / Purchases * 365 Days)	151.46	0.00	0.00
Inventory Turnover (Operating Income / Inventories)	0.19	0.00	0.00
Asset Turnover (Operating Income / Net Fixed Assets)	0.08	0.00	(0.02)

LEVERAGE RATIOS

PARTICULARS	31.03.2015	31.03.2014	31.03.2013
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)	0.97	0.98	0.92
Debt Equity Ratio (Total Liability / Networth)	24.31	53.53	10.80
Current Liabilities to Networth (Current Liabilities / Net Worth)	33.64	53.98	10.99
Fixed Assets to Networth	21.88	54.86	11.42

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(Net Fixed Assets / Networth)			
Interest Coverage Ratio (PBIT / Financial Charges)	200.00	0.00	(3.75)

PROFITABILITY RATIOS

PARTICULARS		31.03.2015	31.03.2014	31.03.2013
Net Profit Margin [(PAT / Sales) * 100]	%	5.23	0.00	0.00
Return on Total Assets ((PAT / Total Assets) * 100)	%	2.02	(0.41)	(1.96)
Return on Investment (ROI) ((PAT / Networth) * 100)	%	70.14	(22.73)	(23.46)

SOLVENCY RATIOS

PARTICULARS		31.03.2015	31.03.2014	31.03.2013
Current Ratio (Current Assets / Current Liabilities)		0.36	0.00	0.05
Quick Ratio ((Current Assets – Inventories) / Current Liabilities)		0.08	0.00	0.05
G-Score Ratio Financial (Networth / Total Assets)		0.03	0.02	0.08
G-Score Ratio Debt (Debts / Equity Capital)		53.72	35.33	8.75
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)		0.36	0.00	0.05

Total Liability = Short-term Debt + Long-term Debt + Current Maturities of Long-term debts

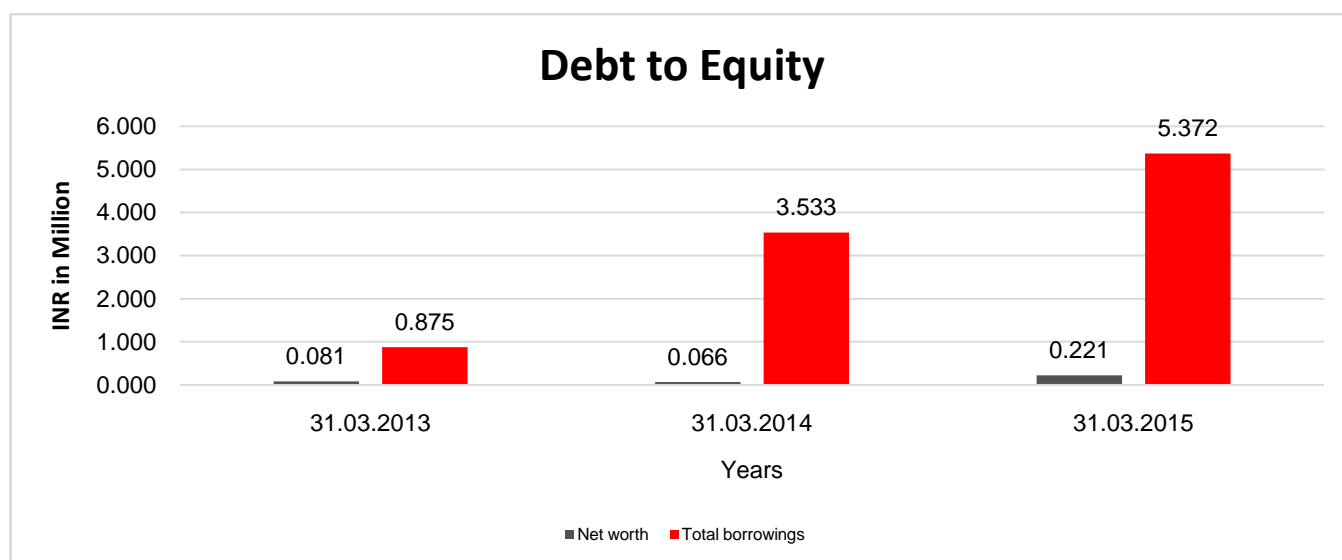
FINANCIAL ANALYSIS
[all figures are INR Million]

DEBT EQUITY RATIO

Particular	31.03.2013	31.03.2014	31.03.2015
	INR In Million	INR In Million	INR In Million
Share Capital	0.100	0.100	0.100
Reserves & Surplus	(0.019)	(0.034)	0.121
Money received against share warrants	0.000	0.000	0.000
Share Application money pending allotment	0.000	0.000	0.000

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Net worth	0.081	0.066	0.221
long-term borrowings	0.000	0.000	0.000
Short term borrowings	0.875	3.533	5.372
Total borrowings	0.875	3.533	5.372
Debt/Equity ratio	10.802	53.530	24.308



LOCAL AGENCY FURTHER INFORMATION

Sr. No.	Check list by info agents	Available in Report (Yes/No)
1	Year of establishment	Yes
2	Constitution of the entity -Incorporation details	Yes
3	Locality of the entity	Yes
4	Premises details	No
5	Buyer visit details	--
6	Contact numbers	Yes
7	Name of the person contacted	Yes
8	Designation of contact person	Yes
9	Promoter's background	Yes
10	Date of Birth of Proprietor / Partners / Directors	No
11	Pan Card No. of Proprietor / Partners	No
12	Voter Id Card No. of Proprietor / Partners	No
13	Type of business	Yes
14	Line of Business	Yes
15	Export/import details (if applicable)	No
16	No. of employees	Yes
17	Details of sister concerns	Yes
18	Major suppliers	Yes
19	Major customers	Yes
20	Banking Details	Yes
21	Banking facility details	Yes
22	Conduct of the banking account	--
23	Financials, if provided	Yes
24	Capital in the business	Yes
25	Last accounts filed at ROC, if applicable	No
26	Turnover of firm for last three years	Yes
27	Reasons for variation <> 20%	--
28	Estimation for coming financial year	No
29	Profitability for last three years	Yes
30	Major shareholders, if available	Yes
31	External Agency Rating, if available	No
32	Litigations that the firm/promoter involved in	--
33	Market information	--
34	Payments terms	No
35	Negative Reporting by Auditors in the Annual Report	No

COMPANY OVERVIEW:

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The company was incorporated in 28th August, 2012. The company is a manufacturer and trader in lubricants oil.

UNSECURED LOANS:

PARTICULAR	31.03.2015 INR In Million	31.03.2014 INR In Million
Short-term borrowings		
Loans and advances from related parties		
Sandeep Kumar Singh	2.373	1.599
Sanjay Kumar	2.999	1.934
Total	5.372	3.533

INDEX OF CHARGE:

SNo	SRN	Charge Id	Charge Holder Name	Date of Creation	Amount	Address
1	G08767204	100042565	Allahabad Bank	01/08/2016	8500000.0	Navyug Market, Ghaziabad-201001, Uttar Pradesh, India

FIXED ASSETS:

- Land
- Building
- Plant and Machinery

CMT REPORT (Corruption, Money Laundering & Terrorism]

The Public Notice information has been collected from various sources including but not limited to: **The Courts, India Prisons Service, Interpol, etc.**

1] INFORMATION ON DESIGNATED PARTY

No records exist designating subject or any of its beneficial owners, controlling shareholders or senior officers as terrorist or terrorist organization or whom notice had been received that all financial transactions involving their assets have been blocked or convicted, found guilty or against whom a judgement or order had been entered in a proceedings for violating money-laundering, anti-corruption or bribery or international economic or anti-terrorism sanction laws or whose assets were seized, blocked, frozen or ordered forfeited for violation of money laundering or international anti-terrorism laws.

2] Court Declaration :

No records exist to suggest that subject is or was the subject of any formal or informal allegations, prosecutions or other official proceeding for making any prohibited payments or other improper payments to government officials for engaging in prohibited transactions or with designated parties.

3] Asset Declaration :

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No records exist to suggest that the property or assets of the subject are derived from criminal conduct or a prohibited transaction.

- 4] **Record on Financial Crime :**
Charges or conviction registered against subject: **None**
- 5] **Records on Violation of Anti-Corruption Laws :**
Charges or investigation registered against subject: **None**
- 6] **Records on Int'l Anti-Money Laundering Laws/Standards :**
Charges or investigation registered against subject: **None**
- 7] **Criminal Records**
No available information exist that suggest that subject or any of its principals have been formally charged or convicted by a competent governmental authority for any financial crime or under any formal investigation by a competent government authority for any violation of anti-corruption laws or international anti-money laundering laws or standard.
- 8] **Affiliation with Government :**
No record exists to suggest that any director or indirect owners, controlling shareholders, director, officer or employee of the company is a government official or a family member or close business associate of a Government official.
- 9] **Compensation Package :**
Our market survey revealed that the amount of compensation sought by the subject is fair and reasonable and comparable to compensation paid to others for similar services.
- 10] **Press Report :**
No press reports / filings exists on the subject.

CORPORATE GOVERNANCE

MIRA INFORM as part of its Due Diligence do provide comments on Corporate Governance to identify management and governance. These factors often have been predictive and in some cases have created vulnerabilities to credit deterioration.

Our Governance Assessment focuses principally on the interactions between a company's management, its Board of Directors, Shareholders and other financial stakeholders.

CONTRAVENTION

Subject is not known to have contravened any existing local laws, regulations or policies that prohibit, restrict or otherwise affect the terms and conditions that could be included in the agreement with the subject.

FOREIGN EXCHANGE RATES

Currency	Unit	INR
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US Dollar	1	INR 63.39
UK Pound	1	INR 85.74
Euro	1	INR 76.25

INFORMATION DETAILS

Information Gathered by :	SUV
Analysis Done by :	VAR
Report Prepared by :	BHG

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SCORE FACTORS

DEMERIT POINTS		
--BANK CHARGES	YES/NO	YES
--LITIGATION	YES/NO	NO
--OTHER ADVERSE INFORMATION	YES/NO	NO
MERIT POINTS		
--SOLE DISTRIBUTORSHIP	YES/NO	NO
--EXPORT ACTIVITIES	YES/NO	NO
--AFFILIATION	YES/NO	NO
--LISTED	YES/NO	NO
--OTHER MERIT FACTORS	YES/NO	YES

RATING EXPLANATIONS

Credit Rating	Explanation	Rating Comments
A++	Minimum Risk	Business dealings permissible with minimum risk of default
A+	Low Risk	Business dealings permissible with low risk of default
A	Acceptable Risk	Business dealings permissible with moderate risk of default
B	Medium Risk	Business dealings permissible on a regular monitoring basis
C	Medium High Risk	Business dealings permissible preferably on secured basis
D	High Risk	Business dealing not recommended or on secured terms only
NB	New Business	No recommendation can be done due to business in infancy stage
NT	No Trace	No recommendation can be done as the business is not traceable

NB is stated where there is insufficient information to facilitate rating. However, it is not to be considered as unfavourable.

This score serves as a reference to assess SC's credit risk and to set the amount of credit to be extended. It is calculated from a composite of weighted scores obtained from each of the major sections of this report. The assessed factors are as follows:

- Financial condition covering various ratios
- Company background and operations size
- Promoters / Management background
- Payment record
- Litigation against the subject
- Industry scenario / competitor analysis
- Supplier / Customer / Banker review (wherever available)

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